REMARKS

The Office Action asserts that the claimed invention is obvious over Arbuckle (US 5,651,117) in view of a PR Newswire article and further in view of Perry (US 5,241,466). However, because the office action is deficient, the rejection must be withdrawn. The Office Action admits that Abuckle fails to teach the death notices are received from a patient care facility. The Office Action then points to paragraph 1 of the PR Newswire article as disclosing electronic submission of death notices by a patient care facility. However, paragraph 1 makes no mention of patient care facilities. Because of this, the rejection must be withdrawn.

The Office Action also admits that Arbuckle fails to teach any contracting customer of a given death as being an insurance company or the Social Security Administration. The Office action then points to column 2, lines 31-36 and column 4, lines 50-67 of Perry as disclosing a centralized system that monitors death notifications and links concerned entities including an insurance company and the Social Security Administration. However, neither an insurance company nor the Social Security Administration are disclosed in these two citations. At best, various documents, including insurance policy information and social security number information, appears to be stored Perry's system so that they might be accessed by the person to whom the documents are related or by the estate after the person dies. It does not show a funeral home (or other entity) transmitting via a computer network the death notice to concerned entities linked to the funeral home including any insurance companies and the Social Security Administration.

With respect to claim 4, the Office Action asserts that column 2, lines 31-36 of Perry teaches a pension plan administration office linked to the centralized system through the computer network to receive and transmit digital signals. However, that citation does not teach such a pension plan administration office so linked, nor does it teach said office receiving or transmitting digital signals. At best, the citation teaches storing information concerning a person's insurance policies in a database. There is no teaching of the insurance company's office either receiving or transmitting information to the Perry's database.

With respect to claim 5, the Office Action fails to point out the claimed "acting on said data to provide any compensation due to beneficiaries of the patient covered by the death notice."

In lieu of the foregoing remarks, all claims should be in condition for allowance. The undersigned attorney requests the opportunity to discuss any perceived problems with the amendments and to otherwise discuss placing the application in condition for allowance. The undersigned can be reached through his direct phone number (312) 784-3000 xt 102. Please advise when you would be available for a telephone conference.

Date: November 23, 2009

Respectfully submitted,

William J Hallihan Reg No. 39,210

John Marshall Law School Center for Intellectual Property Law Patent Clinics 315 S. Plymouth Court

Chicago, IL 60605

Telephone: 312-784-3000 xt 102

Facsimile: 312-223-1515

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William J. Hallihan

Reg. No. 39,210